Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows:

IN THE CLAIMS:

Please amend Claims 1-20 as follows:

1. (Amended) An apparatus for providing account security, comprising:

a processor for processing at least one of a transaction, a communication, and a request for authorization, on an account, wherein the processor generates a notification signal which contains information regarding the at least one of a transaction, a communication, and a request for authorization; and

a transmitter for transmitting the notification signal to a communication device associated with at least

one of an account holder and an individual authorized to receive the notification signal for an account holder,

wherein the notification signal is transmitted to the communication device independently of any processing of the at least one of a transaction, a communication, and a request for authorization, by a central transaction processing at least one of computer and service.

2. (Amended) The apparatus of claim 1, further comprising:

at least one of an input device for inputting at least one of data and information concerning the at least one of a transaction, a communication, and a request for authorization, and a receiver for receiving at least one of data and information concerning the at least one of a transaction, a communication, and a request for authorization.

3. (Amended) The apparatus of claim 1, wherein the at least one of a transaction, a communication, and a request for authorization, is at least one of a credit card account transaction, a charge card account transaction, a

debit card account transaction, a smart card transaction, a
currency card transaction, a telephone calling card
transaction, a cable television account transaction, a
utility account transaction, an electrical utility account
transaction, a gas utility account transaction, a fuel oil
account transaction, an insurance account transaction, a
subscription account transaction, a health care insurance
account transaction, a pharmacy account transaction, a
security access account transaction, a computer security
account transaction, a facility access account transaction,
a bank account transaction, a savings account transaction,
a checking account transaction, a financial account
transaction, a brokerage account transaction, an electronic
money account transaction, an electronic cash account
transaction, a communication account transaction, a
wireless communication account transaction, a non-wireless
communication account transaction, an Internet account
transaction, a deposit to an account, and a withdrawal from
an account.

4. (Amended) The apparatus of claim 1, wherein
the transmitter transmits the notification signal to a
central processing computer.

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5. (Amended) The apparatus of claim 4, further comprising:

a receiver for receiving a response to the notification signal, wherein [said] the response contains information for at least one of allowing, authorizing, disallowing, canceling, and terminating, the at least one of a transaction, a communication, and a request for authorization.

6. (Amended) The apparatus of claim 1, further comprising:

a receiver for receiving at least one of a limitation and a restriction for at least one of a transaction, a communication, and a request for authorization, on an account.

7. (Amended) The apparatus of claim 6, wherein the at least one of a limitation and a restriction is at least one of a limitation and a restriction regarding at least one of type of transaction, an allowed transaction at least one of time or times, an allowed transaction geographic location, an allowed transaction amount, an

allowed at least one of good and services which can be the subject of the transaction, a type of communication, an allowed communication one of time or times, an allowed communication geographic location, an allowed communication amount, an allowed at least one of good and services which can be the subject of the communication, a type of at least one of a security, a stock, a bond, a financial instrument, and a financial derivative, and type of Internet at least one of communication and transaction.

8. (Amended)   The apparatus of claim 1, further comprising:

at least one of a reading device for obtaining account holder contact information and a memory device for storing account holder contact information, wherein the contact information is utilized to transmit the notification signal to at least one of the account holder and an individual authorized to receive the notification signal for the account holder.

9. (Amended)   The apparatus of claim 8, wherein the contact information is obtained from at least one of a

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magnetic strip and a computer processor located on at least one of a card and a device associated with the account.

10. (Amended)   The apparatus of claim 1, wherein the transmitter transmits the notification signal to multiple communication devices associated with the at least one of the account holder and an individual authorized to receive the notification signal for the account holder.

11. (Amended)   The apparatus of claim 10, wherein the notification signal is transmitted to the multiple communication devices in at least one of a sequential manner and a simultaneous manner.

12. (Amended)   The apparatus of claim 1, wherein the notification signal is transmitted in real-time.

13. (Amended)   The apparatus of claim 5, wherein the response is received in real-time.

14. (Amended)   The apparatus of claim 6, wherein the at least one of a limitation and a restriction is received in real-time.

15. (Amended) An apparatus for providing account security, comprising:

a receiver for receiving at least one of a limitation and a restriction on account activity, wherein the at least one of a limitation and a restriction is received in real-time, and further wherein the receiver receives a notification signal containing information regarding at least one of a transaction, a communication, and a request for authorization, on an account;

a memory device for storing information regarding at least one of an account, an account holder, account holder contact information, at least one of data and information for processing the at least one of a transaction, a communication, and a request for authorization, and information regarding the at least one of a limitation and a restriction on account activity;

a processor for processing the signal containing information regarding at least one of a transaction, a communication, and a request for authorization, utilizing the at least one of data and information stored in the memory device, wherein the processor generates a response

signal, wherein the response signal contains information

for at least one of allowing, authorizing, disapproving,

disallowing, canceling, and terminating, the at least one

of a transaction, a communication, and a request for

authorization, on the account; and

a transmitter for transmitting the response

signal to a transaction device.

16. (Amended) The apparatus of claim 15, wherein

the transaction device is at least one of a point-of-sale

device, a point-of-transaction device, a banking device, a

brokerage device, an electronic cash device, a wireless

communication device, a non-wireless communication device,

and an Internet communication device.

17. (Amended) A method for providing account

security, comprising:

processing at least one of a transaction, a

communication, and a request for authorization, on an

account;

generating a notification signal which contains
information regarding the at least one of a transaction, a
communication, and a request for authorization; and

transmitting the notification signal to a
communication device associated with at least one of an
account holder and an individual authorized to receive the
notification signal for an account holder,

wherein the notification signal is transmitted to
the communication device independently of any processing of
the at least one of a transaction, a communication, and a
request for authorization, by a central transaction
processing at least one of computer and service.

18. (Amended) The method of claim 17, further
comprising:

at least one of inputting at least one of data
and information concerning the at least one of a
transaction, a communication, and a request for
authorization, and receiving at least one of data and
information concerning the at least one of a transaction, a
communication, and a request for authorization.

19. (Amended) The method of claim 17, wherein the at least one of a transaction, a communication, and a request for authorization, is at least one of a credit card account transaction, a charge card account transaction, a debit card account transaction, a smart card transaction, a currency card transaction, a telephone calling card transaction, a cable television account transaction, a utility account transaction, an electrical utility account transaction, a gas utility account transaction, a fuel oil account transaction, an insurance account transaction, a subscription account transaction, a health care insurance account transaction, a pharmacy account transaction, a security access account transaction, a computer security account transaction, a facility access account transaction, a bank account transaction, a savings account transaction, a checking account transaction, a financial account transaction, a brokerage account transaction, an electronic money account transaction, an electronic cash account transaction, a communication account transaction, a wireless communication account transaction, a non-wireless communication account transaction, an Internet account transaction, a deposit to an account, and a withdrawal from an account.

20. (Amended). The apparatus of claim 17, further comprising:

receiving a response to the notification signal, wherein the response contains information for at least one of allowing, authorizing, disallowing, disapproving, canceling, and terminating, the at least one of a transaction, a communication, and a request for authorization, wherein the response is received in real-time, and further wherein the notification signal is transmitted to the communication device in real-time.

MARKED-UP VERSIONS SHOWING CHANGES MADE TO THE CLAIMS:

1. (Amended) An apparatus for providing account security, comprising:

a processor for processing at least one of a transaction, a communication, and a request for authorization, on an account, wherein [said] the processor generates a notification signal which contains information regarding [said] the at least one of a transaction, a communication, and a request for authorization; and

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a transmitter for transmitting [said] the
notification signal to a communication device associated
with at least one of [the] an account holder and an
individual authorized to receive [said] the notification
signal for [the] an account holder,

wherein [said] the notification signal is
transmitted to the communication device independently of
any processing of [said] the at least one of a transaction,
a communication, and a request for authorization, by a
central transaction processing at least one of computer and
service.

2. (Amended) The apparatus of claim 1, further
comprising:

at least one of an input device for inputting at
least one of data and information concerning [said] the at
least one of a transaction, a communication, and a request
for authorization, and a receiver for receiving at least
one of data and information concerning [said] the at least
one of a transaction, a communication, and a request for
authorization.

3. (Amended) The apparatus of claim 1, wherein
[said] the at least one of a transaction, a communication,
and a request for authorization, is at least one of a
credit card account transaction, a charge card account
transaction, a debit card account transaction, a smart card
transaction, a currency card transaction, a telephone
calling card transaction, a cable television account
transaction, a utility account transaction, an electrical
utility account transaction, a gas utility account
transaction, a fuel oil account transaction, an insurance
account transaction, a subscription account transaction, a
health care insurance account transaction, a pharmacy
account transaction, a security access account transaction,
a computer security account transaction, a facility access
account transaction, a bank account transaction, a savings
account transaction, a checking account transaction, a
financial account transaction, a brokerage account
transaction, an electronic money account transaction, an
electronic cash account transaction, a communication
account transaction, a wireless communication account
transaction, a non-wireless communication account
transaction, an Internet account transaction, a deposit to
an account, and a withdrawal from an account.

4. (Amended) The apparatus of claim 1, wherein [said] the transmitter transmits [said] the notification signal to a central processing computer.

5. (Amended) The apparatus of claim 4, further comprising:

a receiver for receiving a response to [said] the notification signal, wherein [said] the response contains information for at least one of allowing, authorizing, disallowing, canceling, and terminating, [said] the at least one of a transaction, a communication, and a request for authorization.

6. (Amended) The apparatus of claim 1, further comprising:

a receiver for receiving at least one of a limitation and a restriction for at least one of a transaction, a communication, and a request for authorization, on an account.

7. (Amended) The apparatus of claim 6, wherein

[said] <u>the at least</u> one of a limitation and a restriction

is <u>at least</u> one of a limitation and a restriction regarding

at least one of type of transaction, <u>an</u> allowed transaction

<u>at least</u> one of time or times, <u>an</u> allowed transaction

geographic location, <u>an</u> allowed transaction amount, <u>an</u>

allowed at least one of good and services which can be the

subject of the transaction, <u>a</u> type of communication, <u>an</u>

allowed communication one of time or times, <u>an</u> allowed

communication geographic location, <u>an</u> allowed communication

amount, <u>an</u> allowed at least one of good and services which

can be the subject of the communication, <u>a</u> type of <u>at least</u>

one of <u>a</u> security, <u>a</u> stock, <u>a</u> bond, a financial instrument,

and <u>a</u> financial derivative, and type of Internet <u>at least</u>

one of communication and transaction.

8. (Amended) The apparatus of claim 1, further

comprising:

<u>at least</u> one of a reading device for obtaining

account holder contact information and a memory <u>device</u> for

storing account holder contact information, wherein [said]

<u>the</u> contact information is utilized to transmit [said] <u>the</u>

notification signal to at least one <u>of</u> the account holder

and an individual authorized to receive [said] the

notification signal for the account holder.

9. (Amended) The apparatus of claim 8, wherein

[said] the contact information is obtained from at least

one of a magnetic strip and a computer processor located on

at least one of a [one of] card and a device associated

with the account.

10. (Amended) The apparatus of claim 1, wherein

[said] the transmitter transmits [said] the notification

signal to multiple communication devices associated with

the [one of] at least one of the account holder and an

individual authorized to receive [said] the notification

signal for the account holder.

11. (Amended) The apparatus of claim 10, wherein

[said] the notification signal is transmitted to [said] the

multiple communication devices in at least one of a

sequential manner and a simultaneous manner.

12. (Amended) The apparatus of claim 1, wherein

[said] the notification signal is transmitted in real-time.

13. (Amended)   The apparatus of claim 5, wherein [said] the response is received in real-time.

14. (Amended)   The apparatus of claim 6, wherein [said] the at least one of a limitation and a restriction is received in real-time.

15. (Amended)   An apparatus for providing account security, comprising:

a receiver for receiving at least one of a limitation and a restriction on account activity, wherein [said] the at least one of a limitation and a restriction is received in real-time, and further wherein [said] the receiver receives a notification signal containing information regarding at least one of a transaction, a communication, and a request for authorization, on an account;

a memory device for storing information regarding at least one of an account, an account holder, account holder contact information, at least one of data and information for processing [said] the at least one of a transaction, a communication, and a request for

authorization, and information regarding [said] <u>the at</u>

<u>least</u> one of a limitation and a restriction on account

activity;

a processor for processing [said] <u>the</u> signal

containing information regarding at least one of a

transaction, a communication, and a request for

authorization, [in conjunction with said] <u>utilizing the at</u>

<u>least</u> one of data and information stored in [said] <u>the</u>

memory device, wherein [said] <u>the</u> processor generates a

response signal, wherein [said] <u>the</u> response signal

contains information for at least one of allowing,

authorizing, disapproving, disallowing, canceling, and

terminating, [said] <u>the</u> at least one of a transaction, a

communication, and a request for authorization, on the

account; and

a transmitter for transmitting [said] <u>the</u>

response signal to a transaction device.

16. (Amended) The apparatus of claim 15, wherein

[said] <u>the</u> transaction device is at least one of a point-

of-sale device, a point-of-transaction device, a banking

device, a brokerage device, an electronic cash device, a

wireless communication device, a non-wireless communication
device, and an Internet communication device.

17. (Amended)   A method for providing account
security, comprising:

processing at least one of a transaction, a
communication, and a request for authorization, on an
account;

generating a notification signal which contains
information regarding [said] the at least one of a
transaction, a communication, and a request for
authorization; and

transmitting [said] the notification signal to a
communication device associated with at least one of [the]
an account holder and an individual authorized to receive
[said] the notification signal for [the] an account holder,

wherein [said] the notification signal is
transmitted to the communication device independently of
any processing of [said] the at least one of a transaction,
a communication, and a request for authorization, by a

central transaction processing <u>at least</u> one of computer and service.

18. (Amended) The method of claim 17, further comprising:

at least one of inputting <u>at least</u> one of data and information concerning [said] <u>the</u> at least one of a transaction, a communication, and a request for authorization, and receiving <u>at least</u> one of data and information concerning [said] <u>the</u> at least one of a transaction, a communication, and a request for authorization.

19. (Amended) The method of claim 17, wherein [said] <u>the</u> at least one of a transaction, a communication, and a request for authorization, is at least one of a credit card account transaction, a charge card account transaction, a debit card account transaction, a smart card transaction, a currency card transaction, a telephone calling card transaction, a cable television account transaction, a utility account transaction, an electrical utility account transaction, a gas utility account transaction, a fuel oil account transaction, an insurance

account transaction, a subscription account transaction, a
health care insurance account transaction, a pharmacy
account transaction, a security access account transaction,
a computer security account transaction, a facility access
account transaction, a bank account transaction, a savings
account transaction, a checking account transaction, a
financial account transaction, a brokerage account
transaction, an electronic money account transaction, an
electronic cash account transaction, a communication
account transaction, a wireless communication account
transaction, a non-wireless communication account
transaction, an Internet account transaction, a deposit to
an account, and a withdrawal from an account.

20. (Amended) The apparatus of claim 17, further
comprising:

receiving a response to [said] the notification
signal, wherein [said] the response contains information
for at least one of allowing, authorizing, disallowing,
disapproving, canceling, and terminating, [said] the at
least one of a transaction, a communication, and a request
for authorization, wherein [said] the response is received
in real-time, and further wherein [said] the notification

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